Certificate Number: 17082-PAM-DE-032447321

Bankruptcy Case Number: 19-00141



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on March 15, 2019, at 9:12 o'clock AM MST, MONICA L ALTAMURA completed a course on personal financial management given by internet by Summit Financial Education, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: March 15, 2019 By: /s/Orsolya K Lazar

Name: Orsolya K Lazar

Title: Executive Director